

**AMENDMENTS TO THE CLAIMS**

Claims 1 - 19 (canceled)

Claim 20 (New): A user interfacing method of performing financial settlement using a mobile unit, the user interfacing method comprising the steps of:

- (a) selecting one of a number of financial settlement cards contained in the mobile unit as a default card;
- (b) if a user selects a mobile unit settlement on an initial menu display screen of the mobile unit, displaying on a screen a mobile unit settlement menu including an immediate settlement item which enables an immediate settlement to be performed immediately with the selected default card;
- (c) if the user selects the immediate settlement item on the mobile unit settlement display screen, displaying a password input screen of the default card to be used as the immediate settlement card, together with soft keys allocated to replace the settlement card by a new settlement card, and then outputting a password input guiding message as a sound signal; and
- (d) if the user inputs a password on the password input screen and the input password is normally processed, displaying a screen informing the user that the settlement has been completed, and if the user selects the soft keys allocated on the password input screen, displaying the contained financial settlement cards to enable the user to select a settlement card.

Claim 21 (New): The user interfacing method of claim 1, wherein a financial settlement card contained initially in the mobile unit is selected as default, and only one financial settlement card existing in use is selected as default, in said step (a).

Claim 22 (New): The user interfacing method of claim 1, wherein the message informing of a deletion of the default card will be output before or after deletion thereof, in the case that selected default card is deleted, in said step (a).

Claim 23 (New): The user interfacing method of claim 1, wherein the kind of a default card is displayed on the mobile unit settlement menu screen together with the immediate settlement item, in said step (b).

Claim 24 (New): The user interfacing method of claim 1, wherein said step (d) further comprises the step of (e) providing a menu or icon with information which allows a user to receive an additional service as in a bonus card can be selected.

Claim 25 (New): The user interfacing method of claim 1, wherein a soft key for allowing a user to select a bonus card is assigned and displayed on the settlement completion screen, in said step (d).

Claim 26 (New): The user interfacing method of claim 1, wherein a separate mark is added to the default card when the kind of a financial settlement card is displayed, to thereby make a user easily recognize the kind of the card, in said step (d).

Claim 27 (New): The user interfacing method of claim 8, wherein the card to be selected as a default card is processed with characters or highlight indication, in said step (d).

Claim 28 (New): The user interfacing method of claim 1, wherein an error message is displayed when a cancelled card is selected, in said step (d).

Claim 29 (New): The user interfacing method of claim 9, wherein a card selection error message is displayed when a card which cannot be used for a particular purpose is selected, in said step (d).

Claim 30 (New): The user interfacing method of claim 9, wherein a phone password is used as an access key when a user wishes to access an access limited item in the mobile unit.

Claim 31 (New): The user interfacing method of claim 11, wherein the phone password is a password which is used when a phone locking function is set and released.

Claim 32 (New): A user interfacing method of performing financial settlement using a mobile unit in which information is transmitted and received between a mobile unit and a base unit connected to a card terminal, the user interfacing method comprising the steps of:

(a) communicating with the base unit by pressing one time an external key provided on an outer portion of the mobile unit;

(b) transmitting an identifier from the base unit to the mobile unit in which the identifier includes information about a card to be used for settlement according to each use and whether or not a password is required;

(c) receiving the identifier at the mobile unit, and transmitting only corresponding card information to the base unit if a password is not required to thereby complete a settlement, and displaying a password input screen of a corresponding card if a password is required; and

(d) if a password is input on the password input screen by the user and normally processed, displaying a screen informing the user that the settlement has been completed.

Claim 33 (New): The user interfacing method of claim 13, wherein said step (c) comprises the step of interrupting connection of communications between the mobile unit and the base unit so as to prevent a communication cost from being incurred due to generation of an air-time in the displayed condition.

Claim 34 (New): The user interfacing method of claim 13, wherein an error message is displayed when a password input error occurs, in said step (d).

Claim 35 (New): The user interfacing method of claim 13, wherein said step (d) comprises the step of outputting an effect sound and a voice guiding message which inform the user that a settlement is completed.

**Claim 36 (New):** The user interfacing method of claim 13, further comprising the step of (e) defining the number of times of the financial transactions using the mobile unit which is allowed at a particular business place, for each card, to thereby limit a financial settlement function.

**Claim 37 (New):** The user interfacing method of claim 17, wherein the number of times of financial transactions is selected daily, monthly or by an amount of money, to fit for circumstances of places where cards are used, in said step (e).

**Claim 38 (New):** A user interfacing method of financial settlement using information transmission and reception between a mobile unit and a base unit connected to a card terminal, the user interfacing method comprising the steps of:

(a) performing communications between the mobile unit and the base unit of the card terminal, by pressing an external key provided on an appropriate outer portion of the mobile unit one time; and

(b) transmitting card information and/or a password of a pre-selected default card from the mobile unit to the base unit, to thereby perform a settlement.